Bank Name	The Royal Bank of Scotland N.V.
LEI Code	X3CZP3CK64YBHON1LE12

Summary Adverse Scenario

The Royal Bank of Scotland N.V.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	214
Impairment losses on financial and non-financial assets in the banking book	26
Common Equity Tier 1 capital (1)	3,223
Total Risk Exposure (1)	22,203
Common Equity Tier 1 ratio, % (1)	14.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	125
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	723
3 yr cumulative losses from the stress in the trading book	217
Valuation losses due to sovereign shock after tax and prudential filters	196
Common Equity Tier 1 capital (1)	1,866
Total Risk Exposure (1)	26,052
Common Equity Tier 1 ratio, % (1)	7.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,433
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

2014 EU-wide Stress Test

Summary Baseline Scenario

The Royal Bank of Scotland N.V.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	214
Impairment losses on financial and non-financial assets in the banking book	26
Common Equity Tier 1 capital (1)	3,223
Total Risk Exposure (1)	22,203
Common Equity Tier 1 ratio, % (1)	14.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	421
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	135
3 yr cumulative losses from the stress in the trading book	165
Common Equity Tier 1 capital (1)	2,969
Total Risk Exposure (1)	22,355
Common Equity Tier 1 ratio, % (1)	13.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,788

(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk

	Credit Risk																	
				Ехро	sure values (as of 31/12/2	2013)		Risk ex	posure amoun	ts (as of 31/1	.2/2013)		Value adjus	tments and pro	visions (as of	31/12/2013)	
			F-I	[RB	A-1	:RB	ST	·A	F-IRB	A-1	RB	Sī	ГА	F-IRB	A-:	IRB	S	STA
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	(mln EUR, %)																	
	Central banks and central governments		0	0	6,147	0	4,442	0	0 (0 1,845	0	25	0	0	0 0	0	24	ŧ .
	Institutions		0	0	4,814	0	9,336	0	0 (1,915	0	2,040		0	0 16	0	78	4
	Corporates		0	0	10,677	129	5,350	1	. 0	0 4,402	0	5,244	1	. 0	0 22	63	98	A
	Corporates - Of Which: Specialised Lending		0	0	434	1	0	0	0 0	263	0	0	0	0	0 1	0	0	4
	Corporates - Of Which: SME		0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	Λ
	Retail		0	0	0	0	938	0	0	0	0	722	0	0	0	0	2	A
	Retail - Secured on real estate property	0.00	0	0	0	0	175	0		0	0	63	0	0	0	0	2	A
The Royal Bank of Scotland	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	0	0	0		0	0	0	0		0	0	0)	A
-		0.00	0	0	0	0	1/5	0		0	0	63			0	0	2	Λ
N.V.	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	762	0		0	0	0			0		0,	Λ
	Retail - Other Retail - Of Which: SME		0			0	763	0		0	0	660			0		0,	Λ
	Retail - Other Retail - Of Which: non-SME		0		0	0	763	0			0	660			0		0,	Λ
	Equity		372			0	703	0	1,234		0	2					0,	Λ
	Securitisation		3,619			0	0	0	1,108		0	0		16			0	Λ
	Other non-credit obligation assets		0,019			0	871	0	0		0	871			0 0		0	
	TOTAL		3,991		21,638	129	20,962	1	2,343	8,162	0	8,904		16	0 38	63	202	4
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0						0	0 0	0	0	
(*) Refers to the part of Securitization exposure that is deducted	from capital and is not included in RWA																	

			Bas	eline Scena					Adve	rse Scena	io				
as	of 31/12	/2014	as	of 31/12/2	2015	as of 31/12/2016				as of	as of 31/12/2015				
oairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Cov Ra Defa
0.00%	25	28.76%	0.00%	26	27.27%	0.00%	26	26.06%		0.05%	30	128.63%	0.07%	44	83
0.04%	99	74.65%	0.03%	104	59.55%	0.04%	109	60.19%		0.06%	102	76.24%	0.04%	125	61
).20%	230	45.67%	0.16%	255	43.52%	0.15%	279	42.42%		0.61%	293	54.20%	0.72%	463	61
-	0	-	-	0	-	-	0	-		-	0	-	-	0	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	
).17%	3	-	0.15%	5	17201.82%	0.14%	6	12289.06%		0.32%	5	17167.05%	0.28%	7	1604
0.00%	2	-	0.00%	2	5.00%	0.00%	2	5.00%		0.00%	2	5.00%	0.00%	2	5.
-	0	-	-	0	-	-	0	-		-	0	-	-	0	
0.00%	2	-	0.00%	2	5.00%	0.00%	2	5.00%		0.00%	2	5.00%	0.00%	2	5.
-	0	-	-	0	-	-	0	-		-	0	-	-	0	
).21%	2	-	0.19%	3	-	0.17%	4	-		0.39%	3	-	0.34%	6	
-	0	-	-	0	-	-	0	-		-	0	-	-	0	
).21%	2	-	0.19%	3	-	0.17%	4	-		0.39%	3	-	0.34%	6	
).38%	2	51.83%	0.37%	3	51.76%	0.36%	4	51.70%		0.44%	2	53.07%	0.58%	3	43
0.10%	358	47.31%	0.08%	393	45.24%	0.08%	425	44.55%		0.27%	431	56.86%	0.32%	642	63

line Scena	ario				Adverse Scenario												
f 31/12/2	2015	as	of 31/12/	2016		as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016			
Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock			
26	27.27%	0.00%	26	26.06%		0.05%	30	128.63%	0.07%	44	83.85%	0.06%	51	87.26%			
104	59.55%	0.04%	109	60.19%		0.06%	102	76.24%	0.04%	125	61.38%	0.05%	133	61.58%			
255	43.52%	0.15%	279	42.42%		0.61%	293	54.20%	0.72%	463	61.92%	0.23%	510	60.44%			
0	-	-	0	-		-	0	-	-	0	-	-	0	-			
0	-	-	0	-		-	0	-	-	0	-	-	0	-			
5	17201.82%	0.14%	6	12289.06%		0.32%	5	17167.05%	0.28%	7	16045.33%	0.30%	10	15973.31%			
2	5.00%	0.00%	2	5.00%		0.00%	2	5.00%	0.00%	2	5.00%	0.00%	2	5.00%			
0	-	-	0	-		-	0	-	-	0	-	-	0	-			
2	5.00%	0.00%	2	5.00%		0.00%	2	5.00%	0.00%	2	5.00%	0.00%	2	5.00%			
0	-	-	0	-		-	0	-	-	0	-	-	0	-			
3	-	0.17%	4	-		0.39%	3	-	0.34%	6	-	0.36%	8	-			
0	-	-	0	-		-	0	-	-	0	-	-	0	-			
3	-	0.17%	4	-		0.39%	3	-	0.34%	6	-	0.36%	8	-			
3	51.76%	0.36%	4	51.70%		0.44%	2	53.07%	0.58%	3	43.69%	0.54%	5	43.65%			
393	45.24%	0.08%	425	44.55%		0.27%	431	56.86%	0.32%	642	63.36%	0.13%	709	62.47%			
					•												

Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013)										Value adjustments and provisions (as of 31/12/2013)					
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		F-I		A-]		ST	A	F-IRB	A-IRB		STA	F-	IRB	A-	IRB	STA	
Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Default	ed Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	
Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from	h: non-SME 0.0	0 0		0 0 0 0 0 0 137 0 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,494 4,000 48 0 0 0 0 0 56 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0	22 35 0 0 0 0 0 0 0 0 0 0 0 0 0	

			Base	eline Scen	ario							
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14	
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Im
-0.02%	21	80.24%	0.00%	22	0.62%	0.00%	22	0.59%	-0.02%	21	115.64%	
0.00%	35	258.62%	-0.01%	35	33.89%	0.00%	36	34.14%	0.00%	35	143.00%	-
0.22%	1	33.99%	0.21%	2	33.33%	0.20%	2	33.44%	0.28%	1	34.82%	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
0.00%	0	-	0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%	
0.00%	0	-	0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%	
-	0	-	-	0	-	-	0	-	-	0	-	
0.00%	0	-	0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	
0.00%	58	76.73%	0.00%	59	33.22%	0.01%	60	33.32%	0.00%	59	62.83%	

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-0.02%	21	115.64%	0.00%	21	30.40%	0.00%	21	30.48%
0.00%	35	143.00%	-0.01%	35	20.63%	0.00%	35	21.23%
0.28%	1	34.82%	0.17%	2	27.95%	0.21%	2	27.83%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%
0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%
-	0	-	-	0	-	-	0	-
0.00%	0	5.00%	0.00%	0	5.00%	0.00%	0	5.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	59	62.83%	0.00%	58	25.95%	0.01%	59	25.96%

			E	xposure valu	es (as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	.2/2013)		Value adjus	tments and prov	visions (as of	31/12/2013	3)
		LTV 0/ /pp of	F-IRB		A-IRB	S	TA	F-1	IRB	A-	IRB	ST	Ā	F-IRB	A-IF	RB	9	STA
		LTV % (as of 31/12/2013)	Non-defaulted Defaulted	l Non-defau	ted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted
	(mln EUR, %)																	
	Central banks and central governments		0	0	0	0 1,537	C	0	0	0	0	0	(0	0 0	0		0
	Institutions		0	0	0	0 457	ď	0	0	0	0	213	(0	0 0	0		0
	Corporates		0	0	0	0 4,702	. C	0	0	0	0	4,621	(0	0 0	0	92	2
	Corporates - Of Which: Specialised Lending		0	0	0	0	O	0	0	0	0	0	(0	0 0	0		0
	Corporates - Of Which: SME		0	0	0	0	O	0	0	0	0	0	(0	0	0		0
	Retail Retail		0	0	0	762	. C	0	0	0	0	660	(0	0	0		0
	Retail - Secured on real estate property	0.00	0	0	0	0	C	0	0	0	0	0	(0	0 0	0		0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	0	O	0	0	0	0	0	(0	0 0	0		0
Saudi Arabia	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	0	C	0	0	0	0	0	(0	0 0	0		0
Saudi Alabia	Retail - Qualifying Revolving		0	0	0	0	C	0	0	0	0	0	(0	0 0	0		0
	Retail - Other Retail		0	0	0	762	. C	0	0	0	0	660	(0	0 0	0		0
	Retail - Other Retail - Of Which: SME		0	0	0	0	C	0	0	0	0	0	(0	0 0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	762	. C	0	0	0	0	660	(0	0 0	0		0
	Equity		0	0	0	0 25	C	0	0	0	0	2	(0	0 0	0		0
	Securitisation		0	0	0	0	C	0	0	0	0	0	(0	0 0	0		0
	Other non-credit obligation assets		0	0	0	0	C	0	0	0	0	0	(0	0 0	0		0
	TOTAL		0	0	0	7,484	C	0	0	0	0	5,495	(0	0 0	0	92	2
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	C							0	0 0	0		0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	40.00%	0.00%	0	40.00%
0.21%	1	2852910.15%	0.19%	2	#######	0.17%	3	########
0.00%	92	-	0.00%	92	10.00%	0.00%	92	10.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.21%	2	-	0.19%	3	-	0.17%	4	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.21%	2	-	0.19%	3	-	0.17%	4	-
-	0	-	-	0	-	-	0	-
0.21%	2	-	0.19%	3	-	0.17%	4	-
0.21%	0	-	0.19%	0	-	0.17%	0	-
0.03%	95	7776702.95%	0.03%	97	806.49%	0.03%	100	581.08%
		7776702.95%						

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	40.00%	0.00%	0	40.00%	0.00%	0	40.00%
0.39%	2	#######	0.22%	3	#######	0.30%	4	#######
0.00%	92	10.00%	0.00%	92	10.00%	0.00%	92	10.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.39%	3	-	0.34%	6	-	0.36%	8	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.39%	3	-	0.34%	6	-	0.36%	8	-
-	0	-	-	0	-	-	0	-
0.39%	3	-	0.34%	6	-	0.36%	8	-
0.39%	0	-	0.34%	0	-	0.36%	0	-
0.07%	97	804.90%	0.05%	101	705.75%	0.06%	105	702.67%

				Ехр	osure values (as of 31/12/	2013)		Risk ex	posure amoun	ts (as of 31/1	12/2013)		Value adjus	tments and provisio	ns (as of 31	/12/2013)	
		LTV 0/ / of	F-	IRB		IRB	STA	F-I			IRB	STA	F-	IRB	A-IRB		STA	A
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ilted Non-defaulted	l Defaulted	Non-defaulted De	efaulted No	on-defaulted	Defaulted
							E4			2		10			0	0	0	
	Central banks and central governments Institutions		0		1,535		0	0 0		0 368			0 0) 	0 0	0	0	(
	Corporates		0		3,580		0	0 0		979	C	0	0		0 4	0	0	
	Corporates - Of Which: Specialised Lending		0		0		0	0		0	C	0	0		0 0	0	0	(
	Corporates - Of Which: SME		0		0	(0	0 0		0	C	0	0		0 0	0	0	
	Retail		0		0	(0	0 0	C	0	C	0	0)	0 0	0	0	
	Retail - Secured on real estate property	0.00	0		0	(0	0		0	C	0	0)	0 0	0	0	(
	Retail - Secured on real estate property - Of Which: SME	0.00	0		0	(0	0		0	C	0	0)	0 0	0	0	(
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0	(0	0		0	C	0	0)	0	0	0	(
Spani	Retail - Qualifying Revolving		0		0		0	0		0	C	0	0		0 0	0	0	
	Retail - Other Retail		0		0		0	0		0	0	0	0		0 0	0	0	
	Retail - Other Retail - Of Which: SME		0		0		0	0		0		0	0	2	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME		0					0		0			0		0	0	0	
	Equity Securitisation									0					0	0	U O	
	Other non-credit obligation assets		0					0		0					0	0	0	
	TOTAL		0		5,115		51	0		1,347		10	0		0 7	0	0	
	Securitisation and re-securitisations positions deducted from capital *		0		0 0		0	0		1,517		10	(0 0	0	0	

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-0.02%	0	-	0.00%	0	-3.44%	-0.19%	0	18.28%
0.00%	2	1.72%	0.00%	2	0.70%	0.00%	2	0.68%
0.00%	4	0.71%	0.00%	4	0.40%	0.00%	4	0.40%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	7	0.86%	0.00%	7	0.41%	0.00%	7	0.65%

			Adve	rse Scenai	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.02%	0	38.84%	0.03%	0	32.13%	0.03%	0	32.23%
0.00%	2	1.17%	0.00%	2	0.43%	0.00%	2	0.44%
0.00%	4	0.74%	0.00%	4	0.37%	0.00%	4	0.35%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	7	5.38%	0.00%	7	3.87%	0.00%	7	3.76%

				Exp	osure values (as of	f 31/12/2	(013)			Risk ex	posure amount	ts (as of 31/1	2/2013)			/alue adjust	ments and pro	ovisions (as o	f 31/12/2013)	
		LTV % (as of	F-I	IRB	A-IRB		ST	Ā	F-I	RB	A-I	RB	ST	A	F-IF	lB	A-	-IRB	Sī	TA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted
	(mln EUR, %)																			
	Central banks and central governments		0		427	0	0	0	0	0	58	0	0	0	0	(0	0	0 0	
	Institutions		0		1,343	0	0	0	0	0	715	0	0	0	0	(6	5	0	
	Corporates		0		1,519	21	0	0	0	0	565	0	0	0	0	() 1	1	4 0	
	Corporates - Of Which: Specialised Lending		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	
	Corporates - Of Which: SME		0		0	0	0	0	0	0	0	0	0	0	0	(0	
	Retail Retail		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	
	Retail - Secured on real estate property	0.00	0		0	0	0	0	0	0	0	0	0	0	0	(0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0		0	0	0	0	0	0	0	0	0	0	0	(0	0	0	
China	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0	0	0	0	0	0	0	0	0	0	0	(0	0	0	
Crima	Retail - Qualifying Revolving		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	0	
	Retail - Other Retail		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	
	Retail - Other Retail - Of Which: SME		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	0	
	Retail - Other Retail - Of Which: non-SME		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	
	Equity		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	
	Securitisation		0		0	0	0	0	0	0	0	0	0	0	0	(0	0	
	Other non-credit obligation assets		0		0	0	0	0	0	0	0	0	0	0	0				0	
	TOTAL		0	(3,289	21	0	0	0	0	1,338	0	0	0	0		7	7 4	4 0	
	Securitisation and re-securitisations positions deducted from capital *		0		0	0	0	0							0				0	

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Sto
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.09%	7	67.56%	0.10%	9	72.27%	0.09%	10	73.93%
0.29%	10	28.21%	0.27%	15	31.63%	0.28%	19	33.81%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.17%	18	30.36%	0.17%	23	34.93%	0.17%	29	37.60%

			Adve	rse Scenai	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.17%	8	70.21%	0.15%	10	60.66%	0.11%	12	61.40%
0.70%	16	35.79%	0.56%	25	35.16%	0.37%	31	35.78%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.39%	25	38.22%	0.32%	35	37.62%	0.22%	42	38.48%

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test

	2014 EU-wide Stress Test Credit Risk																			
	(mln EUR, %) Central banks and central governments	LTV % (as of 31/12/2013)	F-IRB	Exposure values (as of 31) A-IRB ted Non-defaulted Defaul 0 2,526	STA	F-IRB	A-IRB Non-defaulted Defaulted	STA	F-IRB	djustments and provisions (a A-IRB Ited Non-defaulted Default	as of 31/12/2013) STA ed Non-defaulted Defaulted 0 0 0		/12/2014 c of Coverage Ratio Impairm rate Default Stock rate 0 - 0.00	Default Stoc	as of 31/12/2016 Impairment Stock of Provisions Provisions Default S 0.00% 0 20.149	ge Impairment ra	of 31/12/2014 te Stock of Provisions Default Stock 0 40.00%	rate Provisions Defa)Verage	31/12/2016 tock of Coverage Ratio - Default Stock 1 26.55%
United States (*) Refers to the part of Securitization exposure that is ded	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0.0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 0 445 0 12 0 0 0 0 0 0 0 0	0 0 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 79 0 0 0 79 0 0 0 79 0 0 0 79 0 0 0 79 0 0 0 79 0 0	7 168 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.02% 0.77% 0.00%	0 54.09% 0.02 5 33.77% 0.61 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0.00	6 0 54.51% 8 33.99% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.02% 0 54.749	0.03% 1.12%	0 54.45% 7 40.55% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.02%	5.59% 5.44% 0.53%	0 45.70% 11 34.66% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB	Exposure values (as of 31) A-IRB ted Non-defaulted Defaul	STA	F-IRB Non-defaulted Defaulted	A-IRB Non-defaulted Defaulted	STA	F-IRB	djustments and provisions (a A-IRB Ited Non-defaulted Default	STA ed Non-defaulted Defaulted		/12/2014 Cof Coverage Ratio Impairmons Default Stock rate	Ratio -	as of 31/12/2016 Impairment Stock of Ratio Provisions Default S		of 31/12/2014 te Stock of Provisions Provisions Default Stock	Adverse Scenario as of 31/12/2019 mpairment Stock of Provisions Defa	overage Impairment Sto	31/12/2016 tock of Ratio - Default Stock
India (*) Refers to the part of Securitization exposure that is ded	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital and security	0.0		0 712 0 272 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2,171 0 0	0 0 0 1 13 529 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 13 531 0 0	0 0 0 0 0 0 1 0 0 0 0 0	505 220 714 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0	0 0 0 2 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 0 0	0 0 0 0 0 0 10 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.02% 0.02% 0.40% 0.00% 0.00% - 0.00% 0.00%	0 14.43% 0.02 2 17.86% 0.02 30 36.02% 0.24 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0.00 0 - 0.00 0 - 0.00 32 35.57% 0.16	% 2 18.06% 34 34.58% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.02% 0 14.40% 0.01% 2 18.12% 0.27% 38 33.95% - 0 - - 0 - 0.00% 0 - - 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.18% 41 33.21%	0.03% 1.72% 0.00% 0.00% - 0.00% - 0.00% 0.00%	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.11% 3 1 1.21% 81 4 - 0 - 0 - 0 - 0 - 0 - 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0	1.90% 0.06% 4.19% 0.05% 5.86% 0.63% - - - - - - - - - - - 0.00% - 0.00% - 0.00% - 0.00%	2 11.86% 3 14.15% 96 46.16% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 1 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
	(min EUR, %)	LTV % (as of 31/12/2013)	F-IRB	Exposure values (as of 31, A-IRB ted Non-defaulted Defaul	STA	F-IRB	A-IRB Non-defaulted Defaulted	STA	F-IRB	djustments and provisions (a A-IRB Ited Non-defaulted Default	s of 31/12/2013) STA ed Non-defaulted Defaulted			Ratio -	as of 31/12/2016 Impairment Stock of Provisions Ratio		of 31/12/2014 te Stock of Provisions Provisions Default Stock	Adverse Scenario as of 31/12/2019 mpairment Stock of Provisions Default	overage Ratio -	31/12/2016 tock of Ratio - Default Stock
Channel Islands (*) Refers to the part of Securitization exposure that is ded	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0.0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 150 0 0 0 150 0 0	0 0 0 518 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0.02% 1.14%	0 - - 0 - - 1 53.53% 0.02 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 1 50.00% 1.20	0 - 1 54.75% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		- - - - - - - - - 1.30%	0 - 0 - 1 53.81% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0 0 0.03% 1 4 - 0 0 - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 - 0 - 1 45.93% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB	Exposure values (as of 31, A-IRB ted Non-defaulted Defaul	/12/2013) STA Ited Non-defaulted Defaulted	F-IRB	A-IRB Non-defaulted Defaulted	STA	F-IRB	djustments and provisions (a A-IRB Ited Non-defaulted Default	as of 31/12/2013) STA ed Non-defaulted Defaulted			_ Ratio -	as of 31/12/2016 Impairment Stock of Provisions Pefault S Default S	je	of 31/12/2014 Stock of Provisions Provisions Default Stock	Adverse Scenario as of 31/12/2019 mpairment Stock of Provisions Defa	overage Impairment Sto	31/12/2016 tock of Coverage Ratio - Default Stock
United Kingdom (*) Refers to the part of Securitization exposure that is ded	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0.0		0 0 477 0 477 0 170 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 <	0 115 214 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,826 0 18 0 1,844	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 43 0 0 0 0 0 0 0	- 0.03% 1.66% 0.00%	0 - - 45 53.80% 0.02 7 26.37% 1.07 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0.00	0 - 46 38.32% 9 24.98% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0.04% 2.86%	0 - 45 52.22% 9 37.72% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0 0.02% 46 3 4.71% 15 4 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		0 - 48 33.44% 19 46.94% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
		LTV % (as of 31/12/2013)	F-IRB	Exposure values (as of 31, A-IRB ted Non-defaulted Defaul	/12/2013) STA Ited Non-defaulted Defaulted	F-IRB	oosure amounts (as of 3: A-IRB Non-defaulted Defaulted	STA	F-IRB	djustments and provisions (a A-IRB Ited Non-defaulted Default	STA		/12/2014 Cof Coverage Ratio Impairs	Baseline Scenario as of 31/12/2015 ment Stock of Provisions Coverage Ratio -	as of 31/12/2016 Impairment Stock of Provisions Ratio	je	of 31/12/2014 Stock of Provisions Ratio -	Adverse Scenario as of 31/12/2019 mpairment Stock of Provisions	overage Ratio - Impairment Sto	31/12/2016 tock of Coverage Ratio -
Australia (*) Refers to the part of Securitization exposure that is ded	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital and is not included in RWA			0 578 0 13 0 352 0 335 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	404 2 193 190 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 <	0.00% 0.02% 0.48%	0 40.00% 0.00 0 52.84% 0.02 2 99.10% 0.45 0 -	Default Stock 40.00% 40.00% 52.84% 96.90% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Default S	0.03% 1.00%	0 40.00% 0 52.84% 3 97.17% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.00% 0 3 0.03% 0 4 0.77% 4 7 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	3.31%	Default Stock 0 33.31% 0 44.00% 5 79.27% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 5 77.15%
(*) Refers to the part of Securitization exposure that is ded	lucted from capital and is not included in RWA	LTV % (as of	F-IRB	Exposure values (as of 31 A-IRB	/ 12/2013) STA	Risk exp F-IRB	oosure amounts (as of 3: A-IRB	S 1/12/2013) STA	Value a F-IRB	djustments and provisions (a A-IRB	as of 31/12/2013) STA		/12/2014	Baseline Scenario as of 31/12/2015 Coverage	as of 31/12/2016		of 31/12/2014 Coverage	Adverse Scenario as of 31/12/201		31/12/2016 Coverage
Belgium	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.0 0.0 0.0	0 0 0 0 0 0 0 0	ted Non-defaulted Defaulted 0 443 0 15 0 2 0 0 <	Ited Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 120 0 0 0 </th <th>Non-defaulted Defaulted 0 0 0</th> <th>136 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th> <th>Non-defaulted Defau O O O O O O O O O O O O O O O O O O O</th> <th>Non-defaulted Defau 0 0 0</th> <th>Ited Non-defaulted Default 0 0 0 0 0</th> <th>ed Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th> <th>Impairment rate Provis 0.00% 0.12% 0.06% 0.00% 0.00% - 0.00% - 0.00% - 0.00%</th> <th>Cof ions</th> <th>Provisions</th> <th></th> <th>Impairment rates of the cock o</th> <th>Provisions Default Stock 0 39.37% 0 56.00% 0 50.78% 0 - 0 - 1 5.00% 1 5.00% 0 - 1 5.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th> <th>Provisions Defa 0.01% 0 3 0.10% 0 4 0.08% 0 4 - 0 0 0.00% 1 5 - 0 5 0.00% 1 5 - 0 5 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0</th> <th>Ratio - '</th> <th>Coverage Ratio - Default Stock 0 33.21% 0 46.64% 0 42.74% 0 - 0 - 1 5.00% 1 5.00% 0 - 1 5.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -</th>	Non-defaulted Defaulted 0 0 0	136 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Defau O O O O O O O O O O O O O O O O O O O	Non-defaulted Defau 0 0 0	Ited Non-defaulted Default 0 0 0 0 0	ed Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Impairment rate Provis 0.00% 0.12% 0.06% 0.00% 0.00% - 0.00% - 0.00% - 0.00%	Cof ions	Provisions		Impairment rates of the cock o	Provisions Default Stock 0 39.37% 0 56.00% 0 50.78% 0 - 0 - 1 5.00% 1 5.00% 0 - 1 5.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Provisions Defa 0.01% 0 3 0.10% 0 4 0.08% 0 4 - 0 0 0.00% 1 5 - 0 5 0.00% 1 5 - 0 5 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0 6 - 0	Ratio - '	Coverage Ratio - Default Stock 0 33.21% 0 46.64% 0 42.74% 0 - 0 - 1 5.00% 1 5.00% 0 - 1 5.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

0.02% 1 40.17% 0.01% 1 33.90% 0.02% 1 34.03%

Securitisation and re-securitisations positions deducted from capital *

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Equity
Securitisation
Other non-credit obligation assets
TOTAL

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

P&L		B	aseline Scenari	0	A	Adverse Scenario	
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	325	321	277	282	298	141	197
Net trading income		-30	3	20	-56	-12	9
of which trading losses from stress scenarios		-82	-49	-33	-108	-65	-43
Other operating income	-31.83649743	-31	-31	-31	-31	-31	-31
Operating profit before impairments	214	140	130	151	92	-22	56
Impairment of financial assets (-)	-26.13577419	-68	-35	-32	-296	-300	-127
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-26.13577419	-68	-35	-32	-296	-300	-127
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	188	72	95	119	-204	-323	-71
Other Income and expenses	-1	-1	-1	-1	-1	-1	-1
Pre-Tax profit	187	71	94	118	-205	-324	-72
Tax	0	-21	-28	-35	0	0	0
Net income	187	50	66	82	-205	-324	-72
Attributable to owners of the parent	187	50	66	82	-205	-324	-72
of which carried over to capital through retained earnings	187	50	66	82	-205	-324	-72
of which distributed as dividends	0	0	0	0	0	0	0

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.

RWA			Baseline Scenario		Adverse Scenario				
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	19,414	19,411	19,504	19,566	22,051	24,103	22,459		
Risk exposure amount Securitisation and re-securitisations	1,108	1,241	1,348	1,418	1,514	1,782	1,957		
Risk exposure amount Other credit risk	18,306	18,170	18,156	18,148	20,537	22,321	20,502		
Risk exposure amount for market risk	1,701	1,701	1,701	1,701	2,595	2,486	2,505		
Risk exposure amount for operational risk	1,088	1,088	1,088	1,088	1,093	1,088	1,088		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments	0	0	0	0	0	0	0		
Total Risk exposure amount	22,203	22,201	22,293	22,355	25,740	27,677	26,052		

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	Securitisation					Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	3,619							
Evraeuva valuas	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	3,619							
	Banking Book	1,108	1,241	1,348	1,418	1,514	1,782	1,957	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	1,108	1,241	1,348	1,418	1,514	1,782	1,957	
	Hold to Maturity porfolio	14	32	32	32	37	37	37	
Two piemonts	Available for Sale porfolio	0	0	0	0	149	238	298	
Impairments	Held for trading portfolio								
	Total	14	32	32	32	186	275	335	

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT L (accounting value of		positions of sou	EECT POSITIONS (gross exposures (long) net of cash short of sovereign debt to other counterpaties only where there is a maturity matching) (1) Der			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) oth negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)		
[0 - 3M [Austria	0 0 0 0 0 0 0 340 340	0 0 0 0 0 0	0 0 0 0 0 0 0 340 340	0 0 0 0 0 0 0 340 340	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Belgium	0 0 0 0 121 0 410 531	0 0 0 0 0 0	0 0 0 0 121 0 410 531	0 0 0 0 121 0 410 531	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Czech Republic	0 0 0 0 0 60 0	0 0 0 0 0 0	0 0 0 0 0 60 0	0 0 0 0 0 60 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 112 319 431	0 0 0 0 0 0	0 0 0 0 0 112 319 431	0 0 0 0 0 0 112 319 431	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS O	31/12/2013	
		(accounting value	ONG EXPOSURES gross of provisions)	positions of sou	ereign debt to oth is a maturi	exposures (long) rer counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) oth negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013		e fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value 31/12/201	
[0 - 3M [Germany	0 57 0 0 88 255 0	0 0 0 0 0 0	0 57 0 0 88 255 0 400	0 57 0 0 88 255 0 400	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Ireland	0 0 0 0 56 112 0 168	0 0 0 0 0 0	0 0 0 0 56 112 0 168	0 0 0 0 56 112 0 168	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Italy	0 0 0 107 301 0 106 514	0 0 0 0 0 0	0 0 0 107 301 0 106 514	0 0 0 107 301 0 106 514	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
			ONG EXPOSURES gross of provisions)	positions of sov	ereign debt to oth is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Netherlands	0 0 0 0 422 0 246 668	0 0 0 0 0 0	0 0 0 0 422 0 246 668	0 0 0 0 422 0 246 668	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT L (accounting value (positions of sov	ereign debt to oth is a maturi	exposures (long) rer counterpaties ty matching) (1)	net of cash short only where there	DIRECT Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)		
[0 - 3M [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Spain	0 0 0 52 0 0 0	0 0 0 0 0 0	0 0 0 52 0 0 0	0 0 0 52 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [U.S.	7 0 0 0 1,711 0 0 1,718	0 0 0 0 0 0	7 0 0 0 1,711 0 0	0 0 0 0 0 1,711 0 0 1,711	0 0 0 0 0 0	7 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

	(mln EUR)		V	ALUES AS (OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			3
			LONG EXPOSURES gross of provisions)	nocitions of so	POSITIONS (gross overeign debt to otl	her counterpaties		DIREC	CT SOVEREIGN EXPOS	SURES IN DERIVA	ΓIVES (1)	INDIRECT SOVE	EREIGN EXPOSURES	6 (3) (on and off	balance sheet)
			(1)			ty matching) (1)			Derivatives with positive fair value at 31/12/2013		th negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [China	0 0 174 13 0 0 0	0 0 0 0 0 0	0 0 174 13 0 0 0	0 0 174 13 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	0 9 0 0 0 0 0	0 0 0 0 0 0	0 9 0 0 0 0 0	0 9 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 7 32 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Latin America and the Caribbean	0 253 0 0 0 0 0 253	0 0 0 0 0 0	0 253 0 0 0 0 0 253	0 0 0 0 0 0	0 0 0 0 0 0	0 253 0 0 0 0 0 253	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Africa	0 0 0 0 13 0 0	0 0 0 0 13 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Others	57 237 83 12 452 51 50 942	0 0 0 0 67 3 50	57 237 83 12 385 48 0	56 237 82 12 252 26 0 665	0 0 1 0 124 0 0	1 0 0 0 0 9 22 0 32	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

2014 EU-wide Stress Test Capital

		Capital			Baseline Scenario			Adverse Scenario		1	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	4,015	4,251	4,687	4,372	3,904	3,827	3,263	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,223	3,379	3,179	2,969	3,039	2,353	1,866	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	52,120	52,259	52,259	52,259	52,259	52,259	52,259	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	-46,839	-46,789	-46,723	-46,641	-47,044	-47,367	-47,439	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l of CRR
	A.1.3	Accumulated other comprehensive income	-830	-1,021	-1,153	-1,240	-1,358	-1,492	-1,672	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-222	-222	-222	-222	-396	-301	-327	-	-
	A.1.3.2		-608	-799	-931	-1,018	-962	-1,191	-1,344	-	-
	A.1.4	Other Reserves	-1,455	-1,465	-1,473	-1,481	-1,482	-1,496	-1,517	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	67	220	139	-12	350	295	118	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	178	178	133	89	316	180	131	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-8	-8	-8	-8	-8	-8	-8	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-17	-4	-1	-1	-13	-58		CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12		0	0	0	0	0	0		CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	7 11 2 3	() Nediprocal cross helanigs in e2.12 capital									
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR ar
	A.1.15.1 Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) poin (b) and 258 of CRR	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) at 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b) 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	7	10	5	3	17	39	9	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	7	10	5	3	17	39	9	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	793	872	1,463	1,255	865	1,446	1,252	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,015	4,251	4,642	4,224	3,904	3,799	3,118	CA1 {1.1}	Article 25 of CRR
	A. 4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	45	148	0	28	145	CA1 {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	22,203 0	22,201	22,293	22,355 0	25,740 0	27,677 0	26,052 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
	B.2	of which: stemming from CVA capital requirements (+)	533.0379032	0	0	0	0	0	0		Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	0		Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	-2788.906935	0	0	0	0	0	0		-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 14.51%	15.22%	14.26%	13.28%	11.81%	8.50%	7.16%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	18.08%	19.15%	20.82%	18.90%	15.17%	13.73%	11.97%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	18.08%	19.15%	21.02%	19.56%	15.17%	13.83%	12.52%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1776	1783	1788	1416	1522	1433		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a		0	0	0	0	0	0		
	F	fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a					0	0	0		
Memorandum items	F.1	trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				13.27%			7.13%		
										<u> </u>	

⁽¹⁾ Conversions not considered for CET1 computation (2) Excluding instruments included in E (3) Memorandum item based on a fully implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mand	atory restructuring plan		ed before 31st Dece Commission.	mber 2013 and formally agreed with the European
	Baseline	escenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013		0			
2014		0	0	0	
2015		0	0	0	
2016		0	0	0	
Total		0	0	0	

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

			Baseline scenario		Adverse scenario			
(mln EUR)	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)								
TOTAL RISK EXPOSURE AMOUNT								
COMMON EQUITY TIER 1 RATIO								

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	139.4764
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0